

Information to identify the case:

Debtor 1	<u>Marc D. Kinander</u>	Social Security number or ITIN	xxx-xx-3603
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kristen H. Kinander</u>	Social Security number or ITIN	xxx-xx-9763
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23425-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc D. Kinander

Kristen H. Kinander
aka Kristen Lynn Kinander

12/20/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marc D. Kinander
Kristen H. Kinander
Debtors

Case No. 18-23425-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 20, 2023

User: auto
Form ID: 3180W

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Marc D. Kinander, Kristen H. Kinander, 1407 Julian Cove, Auburndale, FL 33823-4063
14906473	+ ARM Inc, PO Box 277690, Hollywood, FL 33027-7690
14906472	+ Allegheny Health Network, 565 Coal Valley Road, Clairton, PA 15025-3703
14906481	+ Foundation Radiology, PO Box 1198, Somerset, PA 15501-0336
14906485	+ Jefferson Hills Surgical, 1200 Brooks Lane Suite 170, Jefferson Hills, PA 15025-3759
14906486	Jefferson Hospital, PO Box 3475, Toledo, OH 43607-0475
14906492	PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
14906493	South Pittsburgh Anesthesia, 1699 Washington Road, Suite 307, Pittsburgh, PA 15228-1629

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 21 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14940558	+ EDI: CINGMIDLAND.COM	Dec 21 2023 04:52:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14906474	^ MEBN	Dec 20 2023 23:58:53	Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600
14906475	+ EDI: CAPITALONE.COM	Dec 21 2023 04:52:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14934191	EDI: CAPITALONE.COM	Dec 21 2023 04:52:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

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14906476	+ EDI: SYNC	Dec 21 2023 04:52:00	Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14906478	+ Email/Text: mediamanagers@clientservices.com	Dec 21 2023 00:00:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
14906479	Email/PDF: DellBKNotifications@resurgent.com	Dec 21 2023 00:23:13	Dell, PO Box 6403, Carol Stream, IL 60197
14942689	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 21 2023 00:01:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14906482	Email/Text: bk@freedomfinancialnetwork.com	Dec 21 2023 00:00:00	Freedom Financial, 4940 S. Wendler Drive, Suite 210, Tempe, AZ 85282
14934566	Email/Text: bk@freedomfinancialnetwork.com	Dec 21 2023 00:00:00	Freedom Plus, Box 2340, Phoenix, AZ 85002
14906480	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 21 2023 00:00:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14906483	EDI: IRS.COM	Dec 21 2023 04:52:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14906477	EDI: JPMORGANCHASE	Dec 21 2023 04:52:00	Chase, PO Box 6294, Carol Stream, IL 60197
15160107	Email/PDF: resurgentbknotifications@resurgent.com	Dec 21 2023 00:10:43	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14906487	+ EDI: LENDNGCLUB	Dec 21 2023 04:52:00	Lending Club, Department 34268, PO Box 39000, San Francisco, CA 94139-0001
14906488	Email/Text: EBN@Mohela.com	Dec 21 2023 00:00:00	Mohela, PO Box 105347, Atlanta, GA 30348
14910233	Email/Text: EBN@Mohela.com	Dec 21 2023 00:00:00	US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield, Mo 63005
14929814	EDI: NAVIENTFKASMSERV.COM	Dec 21 2023 04:52:00	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14933698	EDI: NAVIENTFKASMSERV.COM	Dec 21 2023 04:52:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14906489	+ EDI: NAVIENTFKASMSERV.COM	Dec 21 2023 04:52:00	Navient, PO Box 9533, Wilkes Barre, PA 18773-9533
14945804	EDI: MAXMSAIDV	Dec 21 2023 04:52:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
15318942	Email/Text: peritus@ebn.phinsolutions.com	Dec 21 2023 00:01:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14942746	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14926965	EDI: PRA.COM	Dec 21 2023 04:52:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14909034	+ EDI: RECOVERYCORP.COM	Dec 21 2023 04:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14946300	+ Email/Text: bncmail@w-legal.com	Dec 21 2023 00:01:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14938185	EDI: AIS.COM	Dec 21 2023 04:52:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14906494	+ EDI: WFFC2	Dec 21 2023 04:52:00	WFFNATBank, PO Box 29482, Phoenix, AZ 85038-9482
14928981	EDI: WFFC2	Dec 21 2023 04:52:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14906484	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14906490	*+	Navient, PO Box 9533, Wilkes Barre, PA 18773-9533
14906491	*+	Navient, PO Box 9533, Wilkes Barre, PA 18773-9533

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Marc D. Kinander chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Christopher M. Frye	on behalf of Joint Debtor Kristen H. Kinander chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8